

Form cscnods - ntccsclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 23-11819-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Uzziel Prudencio-Palmero
406 United States Ave
Clementon, NJ 08021

Social Security No.:

xxx-xx-0507

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: August 14, 2025

JAN: eag

Jeanne Naughton
Clerk

In re:
Uzziel Prudencio-Palmero
Debtor

Case No. 23-11819-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Aug 14, 2025

Form ID: cscnods

Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2025:

Recip ID	Recipient Name and Address
db	+ Uzziel Prudencio-Palmero, 406 United States Ave, Clementon, NJ 08021-2645

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 14 2025 21:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-5234
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 14 2025 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519858488	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 14 2025 21:29:35	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519892268	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 14 2025 21:29:33	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519854682	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 14 2025 21:30:56	Capital One Bank, PO Box 30253, Salt Lake City, UT 84130-0253
519876674	Email/Text: camanagement@mtb.com	Aug 14 2025 21:20:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519854683		M&T Bank, 701 Market St.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

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Date Recd: Aug 14, 2025

Form ID: cscnods

Total Noticed: 7

Date: Aug 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmal@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Andrew B Finberg jgorchow@standingtrustee.com
John D. DiCiurcio	on behalf of Debtor Uzziel Prudencio-Palmero diciurciowmpa@aol.com
Joni L. Gray	on behalf of Trustee Andrew B Finberg jgray@standingtrustee.com jgrayecf@gmail.com;grayjr39848@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8